

**U.S. Senator Tom Udall, D-NM**

**Floor remarks: "The Cost of Inaction for Health Care Reform"**

**Wednesday, September 23, 2009**

M. President,

Health insurance reform is one of the defining challenges of our time. Every person in our country has a stake in what we do at this moment, in this place. And while there are a lot of proposals out there, there is one thing we know for sure: maintaining the status quo is not an option.

It's what's been done for years. It has been the easy choice. Kick the can down the road a couple yards, a couple of years, but never get at the root of the problem. Maintaining the status quo is the coward's way out. And you don't need an economics degree to see where that approach has gotten us.

Part of meeting the challenge of reforming health insurance is being honest about the consequences we face if we don't. So I rise today to talk about the high price of doing nothing.

It's a price we will all pay. A human price. An economic price. A societal price. All equally devastating if we don't muster the courage, if we don't have the political will to stand up and say, "Not anymore. Not on our watch."

The human price is the price we feel most personally when we see our family and friends, our neighbors struggling to obtain health care, to afford health care, or to hold on to the health care they already have.

If we do nothing – if we maintain the status quo – more Americans will be uninsured or under-insured. More Americans will become sick. More will die because of lack of care. And more families will experience financial ruin.

A new report that came out last week found that family premiums have already increased by about 5 percent this year. And over the past 10 years, premiums have gone up 131 percent. It's a vicious cycle. And America's families, America's workers and businesses – especially small businesses – they just can't keep up.

In New Mexico, we've been paying the human price of the status quo for years. In my state, nearly one-in-four residents lack health insurance. That makes us the second-highest uninsured state in the nation. And three-quarters of uninsured New Mexicans work or are from working families. Added to that, 80 more New Mexicans lose their health care coverage every day.

People like a woman I met in Raton, New Mexico, last month. She and her husband just got a renewal notice from their health care insurer. Their premium rose 24 percent this year alone. It's an increase they can't afford and they don't know what to do. They're paying the human price for the status quo.

Along with the human price, there is the economic price.

By now it's a familiar refrain: The health care system as we know it is unsustainable. It's unsustainable for taxpayers, who are picking up the costs for those who can't afford or can't obtain insurance on their own. It's unsustainable for businesses, which aren't able to afford skyrocketing costs to cover their employees. And it's unsustainable for our government. As President Obama said recently, "Our health care problem is our deficit problem. Nothing else even comes close."

Without health care reform – if we do nothing but maintain the status quo – the problems that seem insurmountable today will look like child's play compared with the catastrophic news of tomorrow.

If we fail to act, the number of uninsured Americans will increase from more than 46 million last year to more than 53 million in 2019. And that's a "best case scenario." The actual number could be as high as almost 58 million. For New Mexico, failure to act would mean that insured New Mexicans continue paying \$2,300 in hidden subsidies for the uninsured.

If we fail to act, U.S. spending on health care will climb from almost \$2.4 trillion last year to almost \$4.3 trillion in 2017. And insurance companies will continue to profit at the expense of America's health and America's pocketbooks.

If we fail to act, businesses will continue to flounder under the crushing costs of health care coverage. Fewer businesses will open their doors. More will call it quits for good. And, most chillingly, the entrepreneurial spirit that is so uniquely American could be badly damaged.

If we fail to act, government at all levels will suffer. Budgets will continue to shrink. Priorities like education, energy innovation and job creation will continue to be underfunded. Americans will continue to pay the economic price.

Finally, along with the human and economic costs, there is one more price to consider if we don't step up to our responsibilities and deliver on health care. That price is more figurative, but no less painful.

I'm talking about the price we pay as a country for not living up to the ideals on which America was founded.

America is the land of opportunity. But realizing that opportunity should not be dependent on whether you have enough money in your bank account to afford health care.

America is a place where "all men are created equal." But how can that be true if access to something as fundamental as health care is divided between the "haves" and "have nots"?

Harry Truman – who was the first president to attempt to provide every American with health care – put it simply: "We are a rich nation and can afford many things. But ill-health which can be prevented or cured is one thing we cannot afford."

More than 60 years later, his words ring true. "We cannot afford ill-health which can be prevented or cured."

We cannot afford to maintain the status quo. Thank you, M. President.